

## United States Bankruptcy Court

Southern District of New York

Case No. 11-24120-rdd

Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Benjamin M. Adams  
3 Wannamaker Court  
Monsey, NY 10952

Last four digits of Social-Security or other Individual Taxpayer-Identification No(s)(if any):

xxx-xx-0154

Employer Tax-Identification No(s).(EIN)[if any]:

### DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

#### **IT IS ORDERED:**

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: June 4, 2012

Robert D. Drain  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

### **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

#### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

#### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

#### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

## Certificate of Notice Pg 3 of 7

United States Bankruptcy Court  
Southern District of New YorkIn re:  
Benjamin M. Adams  
DebtorCase No. 11-24120-rdd  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0208-7

User: atavarez1  
Form ID: bl8Page 1 of 5  
Total Noticed: 107

Date Rcvd: Jun 04, 2012

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 06, 2012.

db +Benjamin M. Adams, 3 Wannamaker Court, Monsey, NY 10952-5000  
 aty +Amy E. Polowy, Steven J Baum, 220 Northpointe Parkway, Suite G, Amherst, NY 14228-1894  
 ust +United States Trustee, 33 Whitehall Street, 21st Floor, New York, NY 10004-2122  
 cr +Ann Jennings-Purnell, 528 Rockland Avenue, Mamaroneck, NY 10543-2221  
 cr +Dunn Lambert, LLC, East 80 Route 4, The Atrium, Paramus, NJ 07652-2666  
 cr +JPMorgan Chase Bank, N. A., c/o Buonamici & LaRaus, LLP, 222 Bloomingdale Road, Suite 301, White Plains, NY 10605-1511

5685357 +A. ALBERT BUONAMICI, ESQ., 222 BLOOMINGDALE ROAD, SUITE 301, WHITE PLAINS, NY 10605-1511  
 5685363 ANN JENNINGS-PURNELL, M.D., 549 ROCKLAND AVENUE, MAMARONECK, NY 10543  
 5699434 +ATRIUM, C/O HARLAN L. COHEN, ESQ., DUNN LAMBERI, LLC., EAST 80 ROUTE 4, PARAMUS, NY 07652-2647

5685372 +BRIGID DORSEY, 1547 STATE ROUTE 23, CRARYVILLE, NY 12521-5132  
 5716539 +BUONAMICI & LARAUS, LLP, By: A. ALBERT BUONAMICI, ESQ. (AB3022), Attorneys for JPMORGAN CHASE BANK, N.A., 222 Bloomingdale Road Suite 301, White Plains, New York 10605-1511

5685381 +CHASE, NATIONAL PAYMENT SERVICES, P.O. BOX 182223, COLUMBUS, OH 43218-2223  
 5685384 CHASE HOME FINANCE, P.O. BOX 78420, PHOENIX, AZ 85062-8420  
 5685386 +CHICAGO TITLE/ CLTIC, C/O DAVID K. FIVESON, 36 WEST 44TH STREET, SUITE 816, NEW YORK, NY 10036-8105

5685388 CITIBANK, N.A., P.O. BOX 688923, GRUNDY CENTER, IA 50638-8923  
 5685389 COURTNEY JILL KRYSTY, 3 WANAMAKER COURT, CHESTNUT RIDGE, NY 10977  
 5709667 +Commonwealth Land Title Insurance Co., & Chicago Title Insurance Co., C/O Butler Fitzgerald Fiveson & McCarthy, 36 West 44th Street, New York, NY 10036-8102

5713675 +Commonwealth Land Title Insurance Company, c/o Butler, Fitzgerald, Fiveson & McCart, Attn: David K. Fiveson, Esq., 36 West 44th Street, Suite 816, New York, NY 10036-8105

5685390 +DELTA OUTSOURCE GROUP, INC., P.O. BOX 1210, O FALLON, MO 63366-9010  
 5685393 +DUNN LAMBERT, LLC, THE ATRIUM, EAST 80 ROUTE 4, PARAMUS, NJ 07652-2666  
 5693640 +Dunn Lambert, LLC, East 80 Route 4, Paramus, NJ 07652-2666  
 5685394 +EDWARD FILEMYR, 11 PARK PLACE, STE. 1212, NEW YORK, NY 10007-2820  
 5685395 +ERIC C. JENNINGS, 13 W. SNEDEN PLACE, SPRING VALLEY, NY 10977-3901  
 5685396 +FEDER & PLATT, 151 NORTH MAIN STREET, NEW CITY, NY 10956-3851  
 5685397 +FOX CENTERS, INC., C/O ROBERT S. LEWIS, 53 BURD STREET, NYACK, NY 10960-3265  
 5799066 +Frenkel Lambert Weiss Weisman & Gordon, LLP, 20 West Main Street, Bay Shore, NY 11706-8326  
 5685398 GORDON TEPPER & DECOURSEY, SOCHA PLAZA SOUTH, 113 SARATOGA ROAD, ROUTE 50, GLENVILLE, NY 12302

5685399 +GREEN 28 W44 LLC, C/O CYRULI SHANKS HART ZIZMOR, 420 LEXINGTON AVENUE, STE 2020, NEW YORK, NY 10170-2002

5685400 #+HARRY SVERDLOVE, 3 ZACHARY LANE, READING, MA 01867-1081  
 5685401 HOME DEPOT CREDIT SERVICE, PROCESSING CENTER, DES MOINES, IA 50364-0500  
 5685403 +J.C. CHRISTENSEN & ASSOCIATES, P.O. BOX 519, SAUK RAPIDS, MN 56379-0519  
 5685405 +JENNIFER DONOHUE, 4128 CRAMER DRIVE, VALATIE, NY 12184-2510  
 5685406 +JOAN M. ADAMS, 531 EAST 88TH STREET, APT. 2D, NEW YORK, NY 10128-7737  
 5685407 +JOHN REGAN AND SARA REGAN, 27 RIDGECROFT ROAD, BRONXVILLE, NY 10708-2408  
 5685408 +JOHN WENDELBOE, C/O MCNAMEE LOCHNER & WILLIAMS, 677 BROADWAY, ALBANY, NY 12207-2996  
 5685409 +JONATHAN KATZ, 126 MAIN STREET, NEW PALTZ, NY 12561-1525  
 5716782 +JP Morgan Chase Bank, N.A., c/o Buonamici & LaRaus, LLP, 222 Bloomingdale Road, Suite 301, White Plains, NY 10605-1511, Attn: A. Albert Buonamici, Esq.

5709781 JPMorgan Chase Bank NA, Attn Recovery AZ1-1004, 201 North Central Ave Phoenix, AZ 85004  
 5685413 JULIE MILNER, 8302A BROADWAY, 3RD FLOOR, ELMHURST, NY 11373  
 5733350 +John Regan, Hamilton Securities Group, 629 5th Avenue, Pelham, NY 10803-3710  
 5685414 +LANDAMERICA NJ / LAWYERS TITLE, C/O GARY HAM, 90 EAST HALSEY ROAD, SUITE 108, PARSIPPANY, NJ 07054-3709

5685415 +LITTMAN & BARCLAY PLAN, 3800 SOUTHEAST 22ND AVENUE, DEPT. XYZ, PORTLAND, OR 97202-2918  
 5685416 +MASELLI WARREN PC, 600 ALEXANDER ROAD, PRINCETON, NJ 08540-6018  
 5685417 +MRS ASSOCIATES, 1930 OLNEY AVENUE, CHERRY HILL, NJ 08003-2016  
 5685418 NATIONWIDE CREDIT, INC., P.O. BOX 26314, LEHIGH VALLEY, PA 18002-6314  
 5685421 +NCO FINANCIAL SYSTEMS, INC., P.O. BOX 15733, WILMINGTON, DE 19850-5733  
 5685422 +NORTHLAND GROUP INC., P.O. BOX 390905, MINNEAPOLIS, MN 55439-0905  
 5702911 NYS DEPT OF TAX & FINANCE, BANKRUPTCY SECTION, PO BOX 5300, ALBANY, NY 12205-0300  
 5685423 +NYS WORKERS COMPENSATION BOARD, BUREAU OF COMPLIANCE, 100 BROADWAY, ALBANY, NY 12204-2773  
 5685425 +ONEWEST BANK, 6900 BEATRICE DRIVE, KALAMAZOO, MI 49009-9559  
 5709650 +OneWest Bank, C/O Jay Teitebaum, 1 Barker Ave. 3rd Fl, White Plains, NY 10601-1517  
 5787690 +OneWest Bank, FSB, PO BOX 829009, Dallas, TX 75382-9009  
 5685426 +PNC BANK, P.O. BOX 3180, PITTSBURGH, PA 15230-3180  
 5685427 +QUALITY AUTO SERVICE, OF ROCKLAND, INC., 235 SOUTH ROUTE 303, WEST NYACK, NY 10994-2715  
 5685428 +RECEIVABLES PERFORMANCE, MANAGEMENT LLC, P.O. BOX 1548, LYNNWOOD, WA 98046-1548  
 5685429 +RICHARD DONNER, L'ABBATE BALKAN COLAVITA, 1001 FRANKLIN AVENUE, GARDEN CITY, NY 11530-2925  
 5685430 +RICHARD J. BOUDREAU, & ASSOCIATES, 5 INDUSTRIAL WAY, SALEM, NH 03079-4866  
 5685431 +SARASOTA CCM, INC., C/O CRANER SATKIN SCHEER, 320 PARK AVENUE, P.O. BOX 367, SCOTCH PLAINS, NJ 07076-0367

5685432 +SHANNON WOODS, LASNNY, 55 COLVIN AVENUE, ALBANY, NY 12206-1107  
 5685434 +SQUARE ONE DESIGN, 127 1/2 ELM STREET, PITTSFIELD, MA 01201-6556  
 5685435 +STEINBER & CAVALIERE, LLP, 50 MAIN STREET, WHITE PLAINS, NY 10606-1901  
 5685436 #+STEVEN J. BAUM PC, 220 NORTHPOINTE PARKWAY, SUITE G, AMHERST, NY 14228-1894

District/off: 0208-7

User: atavarez1  
Form ID: b18

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Total Noticed: 107

Date Rcvd: Jun 04, 2012

5685438 +SUNTRUST MORTGAGE, INC., 901 SEMMES AVENUE, RICHMOND, VA 23224-2270  
5809820 +SunTrust Mortgage, Inc., c/o Schiller & Knapp, LLP, 950 New Loudon Road, Ste 109,  
Latham, NY 12110-2100  
5821423 +SunTrust Mortgage, Inc., C/O SCHILLER & KNAPP, LLP, 950 New Loudon Road,  
Latham, New York 12110-2100, ATTN: WILLIAM B. SCHILLER, ESQ.  
5685440 +THE ROTH LAW FIRM, PLLC, RICHARD A. ROTH, ESQ., 295 MADISON AVENUE, NEW YORK, NY 10017-6356  
5685441 +THE SCHURTZER GROUP, 330 SEVENTH AVENUE, 15TH FLOOR, NEW YORK, NY 10001-5010  
5685442 USI AFFINITY, 100 MATAWAN, 2ND FLOOR, MATAWAN, NJ 07747-3911  
5685445 +VERIZON, MCCARTHY BURGESS & WOLFF, 26000 CANNON ROAD, CLEVELAND, OH 44146-1807  
5685443 +VERIZON, C/O SOLOMON & SOLOMON P.C., P.O. BOX 15019, ALBANY, NY 12212-5019  
5685444 VERIZON, P.O. BOX, ALBANY, NY 12212  
5685446 +VICTOR MEYERS, RAPPORT MEYERS LLP, 436 UNION STREET, HUDSON, NY 12534-2450  
5685447 ++WACHOVIA BANK NA, PO BOX 13765, ROANOKE VA 24037-3765  
(address filed with court: WACHOVIA BANK, N.A., FL 0500 R1 PAYMENTS, P.O. BOX 45038,  
JACKSONVILLE, FL 32232-5038)  
5685450 +WILLIAM BRONNER, 294 VANDERBILT AVENUE, BROOKLYN, NY 11205-3603  
5685451 +WILLIAM J. SPAMPINATO, 10 SOUTH 4TH STREET, HUDSON, NY 12534-2418  
5697947 +Wells Fargo Bank, NA, c/o Steven J. Baum, P.C., 220 Northpointe Parkway, Suite G,  
Amherst, NY 14228-1894  
5685452 ZURICH DEDUCTIBLE RECOVERY, NW 5608- P.O. BOX 1450, MINNEAPOLIS, MN 55485-1450  
5685453 ZWICKER & ASSOCIATES, P.C., 80 MINUTEMAN ROAD, ANDOVER, MA 01810-1008

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

5685358 EDI: AMEREXP.COM Jun 04 2012 19:38:00 AMERICAN EXPRESS, P.O. BOX 1270,  
NEWARK, NJ 07101-1270  
5685364 +EDI: ACCE.COM Jun 04 2012 19:38:00 ASSET ACCEPTANCE, LLC, P.O. BOX 2036,  
WARREN, MI 48090-2036  
5685366 EDI: ARSN.COM Jun 04 2012 19:38:00 ASSOCIATES RECOVERY SYSTEMS, P.O. BOX 469046,  
ESCONDIDO, CA 92046-9046  
5727146 EDI: BECKLEE.COM Jun 04 2012 19:38:00 American Express Bank FSB, c/o Becket and Lee LLP,  
POB 3001, Malvern PA 19355-0701  
5692663 EDI: BECKLEE.COM Jun 04 2012 19:38:00 American Express Centurion Bank,  
c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701  
5701754 +EDI: ATLASACQU.COM Jun 04 2012 19:38:00 Atlas Acquisitions LLC, 294 Union St.,  
Hackensack, NJ 07601-4303  
5685367 EDI: BANKAMER.COM Jun 04 2012 19:38:00 BANK OF AMERICA, 4060 OGLETOWN/STANTON ROAD,  
DE5-019-03-07, NEWARK, DE 19713  
5685371 EDI: BANKAMER.COM Jun 04 2012 19:38:00 BANK OF AMERICA, P.O. BOX 15710,  
WILMINGTON, DE 19886-5710  
5685369 EDI: BANKAMER.COM Jun 04 2012 19:38:00 BANK OF AMERICA, P.O. BOX 15016,  
WILMINGTON, DE 19886-5019  
5685368 EDI: BANKAMER.COM Jun 04 2012 19:38:00 BANK OF AMERICA, P.O. BOX 15019,  
WILMINGTON, DE 19886-5019  
5685373 +E-mail/Text: cms-bk@cms-collect.com Jun 05 2012 04:07:47 CAPITAL MANAGEMENT SERVICES LP,  
726 EXCHANGE STREET, STE 700, BUFFALO, NY 14210-1464  
5685374 +E-mail/Text: cms-bk@cms-collect.com Jun 05 2012 04:07:47 CAPITAL MANAGEMENT SVCS. LP,  
726 EXCHANGE STREET, STE. 700, BUFFALO, NY 14210-1464  
5685382 EDI: CHASE.COM Jun 04 2012 19:38:00 CHASE, CARDMEMBER SERVICE, P.O. BOX 15153,  
WILMINGTON, DE 19886-5153  
5685380 EDI: CHASE.COM Jun 04 2012 19:38:00 CHASE, P.O. BOX 9001022, LOUISVILLE, KY 40290-1022  
5685375 +EDI: CHASE.COM Jun 04 2012 19:38:00 CHASE, 1 CHASE SQUARE, ROCHESTER, NY 14643-0001  
5685383 EDI: CHASE.COM Jun 04 2012 19:38:00 CHASE BANK USA, N.A., 200 WHITE CLAY CENTER DRIVE,  
NEWARK, DE 19711-5466  
5685387 EDI: CITICORP.COM Jun 04 2012 19:38:00 CITI CARDS, P.O. BOX 182564,  
COLUMBUS, OH 43218-2564  
5724672 EDI: CHASE.COM Jun 04 2012 19:38:00 Chase Bank USA, N.A., PO Box 15145,  
Wilmington, DE 19850-5145  
5685392 EDI: DISCOVER.COM Jun 04 2012 19:38:00 DISCOVER CARD, P.O. BOX 71084,  
CHARLOTTE, NC 28272-1084  
5691243 EDI: DISCOVER.COM Jun 04 2012 19:38:00 Discover Bank, DB Servicing Corporation,  
PO Box 3025, New Albany, OH 43054-3025  
5700419 EDI: BANKAMER2.COM Jun 04 2012 19:38:00 FIA CARD SERVICES, N.A., PO Box 15102,  
Wilmington, DE 19886-5102  
5685402 EDI: CITICORP.COM Jun 04 2012 19:38:00 HOME DEPOT CREDIT SERVICES, P.O. BOX 6925,  
THE LAKES, NV 88901-6925  
5685410 +EDI: CHASE.COM Jun 04 2012 19:38:00 JP MORGAN CHASE BANK, LEGAL DEPARTMENT,  
1985 MARCUS AVENUE,, NEW HYDE PARK, NY 11042-2010  
5685411 +EDI: CHASE.COM Jun 04 2012 19:38:00 JP MORGAN CHASE LEGAL DEPT.,  
GAIL SIEGEL & MARTIN J. MURPHY, 1985 MARCUS AVENUE, NY2-M352, NEW HYDE PARK, NY 11042-2010  
5747452 +EDI: RESURGENT.COM Jun 04 2012 19:38:00 PYOD LLC its successors and assigns as assignee of,  
Citibank, NA, NA., c/o Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008  
5685433 EDI: AGFINANCE.COM Jun 04 2012 19:38:00 SPRINGLEAF FINANCIAL SERVICES,  
C/O ZENITH ACQUISITION, P.O. BOX 850, BUFFALO, NY 14226  
5685362 EDI: AGFINANCE.COM Jun 04 2012 19:38:00 AMERICAN GENERAL FINANCIAL SVC, P.O. BOX 790370,  
SAINT LOUIS, MO 63179-0370  
5685437 +EDI: STFL.COM Jun 04 2012 19:38:00 SUNTRUST MORTGAGE, INC., 1001 SEMMES AVENUE,  
RICHMOND, VA 23224-2245  
5685449 EDI: WFFC.COM Jun 04 2012 19:38:00 WELLS FARGO HOME MORTGAGE, BOX 14411,  
DES MOINES, IA 50306-3411

TOTAL: 29

District/off: 0208-7

User: atavarez1  
Form ID: b18

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Total Noticed: 107

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

unk Commonwealth Land Title Insurance Company, c/o David K. Fiveson, Esq.,  
36 West 44th Street, Suite 816, New York  
cr Commonwealth Land Title Insurance Company and Chic, c/o David K. Fiveson,  
36 West 44th Street, Suite 816, New York  
cr OneWest Bank, as purchaser of certain assets from, c/o Teitelbaum & Baskin, LLP,  
1 Barker Avenue, 3rd Floor, White Plains  
unk OneWest Bank, as purchaser of certain assets from, c/o Teitelbaum & Baskin, LLP,  
1 Barker Avenue, 3rd Floor, White Plains  
cr SUNTRUST MORTGAGE, INC.  
cr Wells Fargo Bank, NA  
5709067 Butler, Fitzgerald, Fiveson & McCarthy, A Professi  
5709063 Butler, Fitzgerald, Fiveson & McCarthy, A Professio, Commonwealth Land Title Insurance Compan,  
36 West 44th Street, Suite 816, New York,  
5709058 OneWest Bank, as purchaser of certain assets from t  
unk\* +Benjamin M. Adams, 3 Wannamaker Court, Monsey, NY 10952-5000  
unk\* +John Regan, Hamilton Securities Group, 629 5th Avenue, Pelham, NY 10803-3710  
5685359\* AMERICAN EXPRESS, P.O. BOX 1270, NEWARK, NJ 07101-1270  
5685360\* AMERICAN EXPRESS, P.O. BOX 1270, NEWARK, NJ 07101-1270  
5685361\* AMERICAN EXPRESS, P.O. BOX 1270, NEWARK, NJ 07101-1270  
5685365\* +ASSET ACCEPTANCE, LLC, P.O. BOX 2036, WARREN, MI 48090-2036  
5747264\* American Express Bank FSB, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701  
5744144\* American Express Centurion Bank, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701  
5701884\* +Atlas Acquisitions LLC, 294 Union St., Hackensack, NJ 07601-4303  
5685370\* BANK OF AMERICA, 4060 OGLETOWN/STANTON ROAD, DE5-019-03-07, NEWARK, DE 19713  
5685376\* +CHASE, 1 CHASE SQUARE, ROCHESTER, NY 14643-0001  
5685377\* +CHASE, 1 CHASE SQUARE, ROCHESTER, NY 14643-0001  
5685378\* +CHASE, 1 CHASE SQUARE, ROCHESTER, NY 14643-0001  
5685379\* +CHASE, 1 CHASE SQUARE, ROCHESTER, NY 14643-0001  
5685385\* CHASE HOME FINANCE, P.O. BOX 78420, PHOENIX, AZ 85062-8420  
5685391\* +DELTA OUTSOURCE GROUP, INC., P.O. BOX 1210, O FALLON, MO 63366-9010  
5685404\* +J.C. CHRISTENSEN & ASSOCIATES, P.O. BOX 519, SAUK RAPIDS, MN 56379-0519  
5685412\* +JP MORGAN CHASE LEGAL DEPT., GAIL SIEGEL & MARTIN J. MURPHY, 1985 MARCUS AVENUE, NY2-M352,  
NEW HYDE PARK, NY 11042-2010  
5685419\* NATIONWIDE CREDIT, INC., P.O. BOX 26314, LEHIGH VALLEY, PA 18002-6314  
5685420\* NATIONWIDE CREDIT, INC., P.O. BOX 26314, LEHIGH VALLEY, PA 18002-6314  
5685424\* +NYS WORKERS COMPENSATION BOARD, BUREAU OF COMPLIANCE, 100 BROADWAY, ALBANY, NY 12204-2773  
5685448\* ++WACHOVIA BANK NA, PO BOX 13765, ROANOKE VA 24037-3765  
(address filed with court: WACHOVIA BANK, N.A., P.O. BOX 96074, CHARLOTTE, NC 28296-0074)  
5685439 ##+SUSAN WENDELBOE, C/O HISCOCK & BARCLAY, LLP, 50 BEAVER STREET, ALBANY, NY 12207-1538  
TOTALS: 9, \* 22, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0208-7

User: atavarez1  
Form ID: b18

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Total Noticed: 107

Date Rcvd: Jun 04, 2012

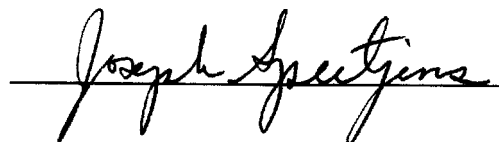
\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 06, 2012

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", is written over a horizontal line.

District/off: 0208-7

User: atavarez1  
Form ID: b18

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Total Noticed: 107

Date Rcvd: Jun 04, 2012

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 4, 2012 at the address(es) listed below:

A. Albert Buonamici on behalf of Creditor JPMorgan Chase Bank, N. A. aab@bundlesqs.com  
Benjamin M. Adams on behalf of Debtor Benjamin Adams ben@adamsatlw.com,  
evan@outsourcemybankruptcyfilings.com  
David K. Fiveson on behalf of Creditor Commonwealth Land Title Insurance Company and Chicago  
Title Insurance Company dfiveson@bffmlaw.com  
Ehret A. Van Horn on behalf of Creditor Wells Fargo Bank, NA , evanhorn@gpolaw.com  
Harlan L. Cohen on behalf of Creditor Dunn Lambert, LLC HCohen@NJBizlawyer.com,  
JColley@NJBizlawyer.com  
Jay Teitelbaum on behalf of Plaintiff OneWest Bank, FSB jteitelbaum@tblawllp.com,  
dcampagne@tblawllp.com  
Karen Sheehan on behalf of Creditor Wells Fargo Bank, NA ksheehan@flwlaw.com,  
jspiogelman@flwlaw.com;caltenburg@flwlaw.com  
Mark S. Tulis mtulis@oxmanlaw.com, ppucci@oxmanlaw.com;NY47@ecfcbis.com  
Paul R. DeFilippo on behalf of Unknown John Regan pdefilippo@wmd-law.com,  
gparascondola@wmd-law.com;jgiampolo@wmd-law.com  
William B. Schiller on behalf of Creditor SUNTRUST MORTGAGE, INC. wschiller@schillerknapp.com,  
lgadomski@schillerknapp.com  
William R. Bronner on behalf of Creditor Ann Jennings-Purnell wrbronner@gmail.com

TOTAL: 11